

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Eddie Woodrow Gray
 Debtor

Case No. 16-16859-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db
 13799083 +Eddie Woodrow Gray, 901 Dolores Lane, Croydon, PA 19021-6215
 13799085 Burlington KIA, 4428 US-130, Burlington, NJ 08016
 13799087 Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84130
 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 13799090 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104
 13799094 +KIA, PO BOX 660891, Dallas, TX 75266-0891
 13799097 +KIA Motors Finance, 4000 Macarthur Blvd, Newport Beach, CA 92660-2558
 13799095 +Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 13799099 M&t Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
 Williamsville, NY 14221
 13799101 +Mariner Finance, 8211 Town Center D, Nottingham, MD 21236-5904
 13799102 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
 13799103 +Revenue Recovery Corp, 7005 Middlebrook Pike, Po Box 50250, Knoxville, TN 37950-0250
 13799104 +Tidewater Finance, Po Box 41067, Norfolk, VA 23541-1067
 13799105 +Us Dept of Ed/Great Lakes, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHOLBER.COM Feb 04 2017 03:13:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: bankruptcy@phila.gov Feb 04 2017 03:44:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2017 03:42:48
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 04 2017 03:43:59 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13799080 +EDI: BANKAMER.COM Feb 04 2017 03:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 13799086 +EDI: CHASE.COM Feb 04 2017 03:13:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 13799088 +EDI: RCSFNBMARIN.COM Feb 04 2017 03:13:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 13799091 EDI: FORD.COM Feb 04 2017 03:13:00 Ford Credit, National Bankrupcy Service Center,
 Po Box 62180, Colorado Springs, CO 80962
 13799089 +E-mail/Text: collectionbankruptcies.bancorp@53.com Feb 04 2017 03:44:44 Fifth Third Bank,
 1830 East Paris Ave, Grand Rapids, MI 49546-8803
 13799092 +E-mail/Text: bankruptcy.notices@hdfsi.com Feb 04 2017 03:44:46 Harley Davidson Financial,
 Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
 13799093 EDI: IRS.COM Feb 04 2017 03:13:00 Internal Revenue Service, Cincinnati, OH 45999
 13799098 E-mail/Text: camanagement@mtb.com Feb 04 2017 03:42:42 M&T Bank, PO BOX 1056,
 Buffalo, NY 14240
 13799106 +EDI: USAA.COM Feb 04 2017 03:13:00 USAA Federal Savings Bank, 10750 Mcdermott Freeway,
 San Antonio, TX 78288-1600
 13799108 +EDI: WFFC.COM Feb 04 2017 03:13:00 Wells Fargo Home Projects Visa,
 Written Correspondence Resolutions, Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 13799081* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 13799082* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 13799084* Burlington KIA, 4428 US-130, Burlington, NJ 08016
 13799096* +Kia Motors Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 13799100* M&t Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,
 Williamsville, NY 14221
 13799107* +USAA Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2017 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.epiqsystems.com
STEPHEN MATTHEW DUNNE on behalf of Debtor Eddie Woodrow Gray bestcasestephen@gmail.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Eddie Woodrow Gray**Social Security number or ITIN **xxx-xx-1465**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **16-16859-jkf****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eddie Woodrow Gray

2/2/17**By the court:** Jean K. FitzSimon
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.